

United States Bankruptcy Court

Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Giebas, Nicol Lynn	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8614	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 32640 Tecla Dr. Warren, MI <div style="text-align: right;">ZIP Code 48088</div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Macomb	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information *** Janet M. Ziulkowski P60633 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Giebas, Nicol Lynn**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Janet M. Ziulkowski**March 31, 2011**

Signature of Attorney for Debtor(s)

(Date)

Janet M. Ziulkowski P60633**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Giebas, Nicol Lynn**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nicol Lynn GiebasSignature of Debtor **Nicol Lynn Giebas****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 31, 2011

Date

Signature of Attorney***X /s/ Janet M. Ziulkowski**

Signature of Attorney for Debtor(s)

Janet M. Ziulkowski P60633

Printed Name of Attorney for Debtor(s)

Ziulkowski & Associates, PLC

Firm Name

17001 Nineteen Mile Rd**Suite 1-D****Clinton Township, MI 48038**

Address

Email: **jnz@zaplc.com****586-464-1640 Fax: 586-464-1641**

Telephone Number

March 31, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Eastern District of Michigan

In re **Nicol Lynn Giebas**,
 Debtor

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	75,000.00		
B - Personal Property	Yes	4	20,834.58		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		147,714.88	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		107,923.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,828.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,800.77
Total Number of Sheets of ALL Schedules		18			
Total Assets			95,834.58		
Total Liabilities				255,638.63	

United States Bankruptcy Court
Eastern District of Michigan

In re **Nicol Lynn Giebas**,
 Debtor

Case No. _____

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,828.00
Average Expenses (from Schedule J, Line 18)	2,800.77
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,674.12

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		65,131.88
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		107,923.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		173,055.63

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: Location: 32640 Tecla Dr., Warren MI 48088	Fee Simple	-	75,000.00	140,131.88

Sub-Total > **75,000.00** (Total of this page)

Total > **75,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Approximate cash on hand at the time of filing.	J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account No: xxxxxx8557 Huntington National Bank PO Box 1558, Columbus, OH 43216	-	786.48
		Estimated balance at the time of filing.		
		Savings Account No: xxxxxx5509 Huntington National Bank PO Box 1558, Columbus, OH 43216	-	100.10
		Estimated balance at time of filing		
		Share Account Christian Financial Credit Union	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings. Location: 32640 Tecla Dr., Warren MI 48088	-	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books pictures, etc. Location: 32640 Tecla Dr., Warren MI 48088	-	75.00
6. Wearing apparel.		Miscellaneous clothing and wearing apparel Location: 32640 Tecla Dr., Warren MI 48088	-	300.00
7. Furs and jewelry.		Misc. jewelry. Location: 32640 Tecla Dr., Warren MI 48088	-	2,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **5,761.58**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy ING 0 Cash Value / 0 Surrender Value	-	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Elite Processing Servicing, LLC Business no longer operating and has no assets or value.	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Est. 2010 Tax Refund	-	4,543.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **4,543.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Lincoln Navigator Location: 32640 Tecla Dr., Warren MI 48088	-	10,530.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 Dog Location: 32640 Tecla Dr., Warren MI 48088	-	0.00
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **10,530.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >0.00

(Total of this page)

Total >20,834.58

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account No: xxxxxx8557 Huntington National Bank PO Box 1558, Columbus, OH 43216	11 U.S.C. § 522(d)(5)	786.48	786.48
Estimated balance at the time of filing.			
Savings Account No: xxxxxx5509 Huntington National Bank PO Box 1558, Columbus, OH 43216	11 U.S.C. § 522(d)(5)	100.10	100.10
Estimated balance at time of filing			
Household Goods and Furnishings			
Miscellaneous household goods and furnishings. Location: 32640 Tecla Dr., Warren MI 48088	11 U.S.C. § 522(d)(3)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectibles			
Miscellaneous books pictures, etc. Location: 32640 Tecla Dr., Warren MI 48088	11 U.S.C. § 522(d)(3)	75.00	75.00
Wearing Apparel			
Miscellaneous clothing and wearing apparel Location: 32640 Tecla Dr., Warren MI 48088	11 U.S.C. § 522(d)(3)	300.00	300.00
Furs and Jewelry			
Misc. jewelry. Location: 32640 Tecla Dr., Warren MI 48088	11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5)	1,450.00 550.00	2,000.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
Est. 2010 Tax Refund	11 U.S.C. § 522(d)(5)	4,543.00	4,543.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Lincoln Navigator Location: 32640 Tecla Dr., Warren MI 48088	11 U.S.C. § 522(d)(2)	2,947.00	10,530.00

Total: **13,251.58** **20,834.58**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx8001			Opened 9/15/09					
Christian Financial Cr 18441 Utica Rd Roseville, MI 48066		-	Car Loan 2003 Lincoln Navigator Location: 32640 Tecla Dr., Warren MI 48088				7,583.00	0.00
			Value \$ 10,530.00					
Account No. xxxxx3250			Water and Sewer Bill					
City of Warren Water Division One City Square, Suite 420 Warren, MI 48093-8590		-	Residence: Location: 32640 Tecla Dr., Warren MI 48088				211.88	211.88
			Value \$ 75,000.00					
Account No. xxxxx1214			Opened 6/24/05					
Nationstar Mortgage LI 350 Highland Dr Lewisville, TX 75067		-	Mortgage Residence: Location: 32640 Tecla Dr., Warren MI 48088				116,620.00	41,620.00
			Value \$ 75,000.00					
Account No. xxxxxx7939			Opened 6/24/05					
Specialized Loan Servicing LLC 8742 Lucent Blvd Highlands Ranch, CO 80129		-	Second Mortgage Residence: Location: 32640 Tecla Dr., Warren MI 48088				23,300.00	23,300.00
			Value \$ 75,000.00					
Subtotal (Total of this page)							147,714.88	65,131.88
Total (Report on Summary of Schedules)							147,714.88	65,131.88

0 continuation sheets attached

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. -xxxxxxxxxxx6573 Amex Po Box 360001 Fort Lauderdale, FL 33336		-	Opened 10/03/07 ChargeAccount				10,390.00
Account No. xxxxxxxxxxxxxx1776 Bank Of America Po Box 15019 Wilmington, DE 19886-5019		-	Opened 11/17/09 ChargeAccount				791.00
Account No. xxxxxxxxxxxxxx9716 Barclays Bank Delaware 100 S West St Wilmington, DE 19801		-	Opened 5/13/09 ChargeAccount				812.00
Account No. xxxxxxxxxxxxxx4466 Chase Po Box 15298 Wilmington, DE 19850		-	Opened 7/11/07 ChargeAccount				12,129.00
Subtotal (Total of this page)							24,122.00

4 continuation sheets attached

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0896 Chase Po Box 15298 Wilmington, DE 19850	-	Opened 7/06/09 ChargeAccount				8,254.00
Account No. xxxxxxxx6752 Chase 201 N. Walnut Street Wilmington, DE 19801	-	Opened 10/01/97 Other Credit Watch				7,948.00
Account No. xxxxxx4706 Chryslerfn 27777 Franklin Rd Southfield, MI 48034-2337	-	Opened 7/01/07 Automobile				456.00
Account No. xxxx xxxx xxxx 5170 Citi Cards Processing Center Des Moines, IA 50363-0001	-	Charge Account				25,746.42
Account No. City of Roseville PO Box 290 Roseville, MI 48066	-	2009 Lawn Cutting Bill for foreclosed property located at 28745 Galloway, Roseville, MI 48066				135.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 42,539.42

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Equifax PO Box 105873 Atlanta, GA 30348	J	Listed here for notice purposes only				0.00
Account No. Experian PO Box 2002 Allen, TX 75013	J	Listed here for notice purposes only				0.00
Account No. xxxxxxxxxxxx9753 Gemb/Art Van Furniture PO Box 960061 Orlando, FL 32896-0061	-	Opened 12/21/09 ChargeAccount				3,530.00
Account No. xxxxxxxxxxxx0926 Gemb/Care Credit Po Box 981439 El Paso, TX 79998	-	Opened 4/03/08 ChargeAccount				5,902.00
Account No. xxxxxxxxxxxx6264 Gemb/Discount Tires Po Box 981439 El Paso, TX 79998	-	Opened 3/23/09 ChargeAccount				1,173.00
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,605.00

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx4799 Gemb/Samdc Po Box 981416 El Paso, TX 79998	-	Opened 7/01/06 Charge Account				5,830.00
Account No. xxxxxxxxxxxx7592 Gemb/Serenity Care Ind Po Box 981439 El Paso, TX 79998	-	Opened 12/01/09 ChargeAccount				3,521.00
Account No. Macomb County Treasurer's Office 1 South Main St 2nd Fl Mount Clemens, MI 48043-2312	-	2009 Tax Delinquency for foreclosed property located at 28745 Galloway, Roseville, MI 48066				604.33
Account No. xxxxxxxxxxxx0875 Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	-	Opened 10/18/08 ChargeAccount				8,539.00
Account No. xxxxxxxxxxxx6601 Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	-	Opened 11/27/09 ChargeAccount				3,829.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						22,323.33

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx4380 Target Nb Po Box 673 Minneapolis, MN 55440	-	Opened 11/28/08 ChargeAccount				1,422.00
Account No. Transunion 2 Baldwin Place PO Box 1000 Chester, PA 19022	J	Listed here for notice purposes only				0.00
Account No. xxxxxxxxxxxx2190 Wfcb/Gardnerwhitefurn 8035 Quivira Rd Lenexa, KS 66215	-	Opened 4/16/08 ChargeAccount				5,914.00
Account No. xxxxxxxxxxxx4501 Wfnnb/Lane Bryant 4590 E Broad St Columbus, OH 43213	-	Opened 12/10/07 ChargeAccount				998.00
Account No. 						
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,334.00
Total (Report on Summary of Schedules)						107,923.75

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Sprint PO Box 4191 Carol Stream, IL 60197-4191	Month to month cell phone service.
WOW PO Box 5715 Carol Stream, IL 60197	Month to month cable and internet service.

In re **Nicol Lynn Giebas**

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Nicol Lynn Giebas**

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Divorced	RELATIONSHIP(S): Son Son Daughter	AGE(S): 15 2 6
Employment:	DEBTOR	SPOUSE
Occupation	Production Specialist	
Name of Employer	Chrysler Group, LLC	
How long employed	8 years	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

2. Estimate monthly overtime

3. SUBTOTAL

\$ 0.00	\$ N/A
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ N/A
----------------	---------------

b. Insurance

\$ 0.00	\$ N/A
----------------	---------------

c. Union dues

\$ 0.00	\$ N/A
----------------	---------------

d. Other (Specify): _____

\$ 0.00	\$ N/A
----------------	---------------

\$ 0.00	\$ N/A
----------------	---------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ N/A
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ N/A
----------------	---------------

8. Income from real property

\$ 0.00	\$ N/A
----------------	---------------

9. Interest and dividends

\$ 0.00	\$ N/A
----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 1,000.00	\$ N/A
--------------------	---------------

11. Social security or government assistance

(Specify):

Bridge Card

\$ 380.00	\$ N/A
------------------	---------------

Unemployment

\$ 1,448.00	\$ N/A
--------------------	---------------

12. Pension or retirement income

\$ 0.00	\$ N/A
----------------	---------------

13. Other monthly income

(Specify): _____

\$ 0.00	\$ N/A
----------------	---------------

\$ 0.00	\$ N/A
----------------	---------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,828.00	\$ N/A
--------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,828.00	\$ N/A
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 2,828.00	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is part time employee with Chrysler and only gets called when they need extra employees due to lack of full time employees showing up. Therefore, her work with Chrysler is not constant and she is frequently laid off due to lack of work.

In re Nicol Lynn Giebas

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Utility Expenditures:**

Cable Internet	\$	75.00
Cell Phone	\$	135.00
Total Other Utility Expenditures	\$	210.00

United States Bankruptcy Court
Eastern District of Michigan

In re Nicol Lynn Giebas

Debtor(s)

Case No.

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 31, 2011Signature: /s/ Nicol Lynn Giebas

Debtor

Date _____

Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Michigan

In re Nicol Lynn Giebas

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2011 YTD
\$2,941.24	2010 YTD: \$2,941.24
\$27,367.00	2009 AGI: \$27,367.00
\$30,191.00	2008 AGI: \$30,191.00

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,344.00	2011 YTD Unemployment: \$4,344.00
\$17,373.00	2010 Unemployment: \$17,376.00

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Christian Financial Credit Union 18441 Utica Road Roseville, MI 48066	\$350.00 paid monthly for three months.	\$1,050.00	\$7,583.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
BAC Home Loans Servicing LP 16001 Dallas North Parkway Addison, TX 75001	5/21/2010	Property located at 28745 Galloway, Roseville, MI 48066 was sold at Sheriff's Sale for \$76,517.88.

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Ziulkowski & Associates, PLC 17001 Nineteen Mile Rd., Ste 1-d Clinton Township, MI 48038	October 21, 2010	\$1,500.00
Green Path Debt Solutions 38505 Country Club Dr Ste 210 Farmington, MI 48331	March 21, 2011	\$78.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
JP Morgan Chase Bank NA PO Box 901098 Fort Worth, TX 76101	Checking Account	\$23.00 was in the account when it was closed on May 2010.

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an
■ employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **March 31, 2011**

Signature **/s/ Nicol Lynn Giebas**
Nicol Lynn Giebas
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Michigan**

In re Nicol Lynn Giebas

Debtor(s)

Case No. _____

Chapter

7

STATEMENT OF ATTORNEY FOR DEBTOR(S)

PURSUANT TO F.R.BANKR.P. 2016(b)

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that Ziulkowski & Associates, PLC ("Firm") is the firm representing the Debtors(s) in this case and the undersigned is the lead attorney for same. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned for a minimum professional fee of \$1,500.00 exclusive of the filing fee. The \$299.00 filing fee has been paid. Representation includes, and is limited to the following outlined in paragraphs 1 - 3:

1. Counseling you in and preparing
 - a. the Chapter 7 petition;
 - b. the statement of financial affairs;
 - c. the schedules of assets and liabilities;
 - d. the schedules of current income and expenditures;
 - e. calculate and prepare 1 means test Form 22A or 22C.
 - e. a statement of intention with respect to the retention or surrender of your property that secures any of your consumer debts and related matters;
2. counseling you with respect to the exemption for particular items or types of property.
3. attending one 341 hearing,

In the event, your bankruptcy involves additional, supplemental or extra ordinary services outside those listed in paragraphs 1 – 3, or if the time involved in your case exceeds 5.45 hours, you agree to pay all professional fees at the billing attorney's hourly rate. Attorneys billing rates range from \$165.00 per hour to \$275.00, Janet Ziulkowski's hourly rate is \$275.00 per hour and \$150.00 per hour for all other attorneys of the firm. Jennifer L. Schmidt (P53533); Ann Mahaffy-Bickley (P62142) or Amy E. Muszall (P64935)may appear for purposes of 341 hearings only. Client further agrees to pay any reimbursable expenses, such as, and without limitation, photocopying, telephone calls, mileage, paralegal fees ranging from \$75.00 to \$135.00 per hour, any additional fees such as parking, postage, delivery and service, etc.

Client has not retained the Firm or any of its attorneys to represent him/her in matters outlined in paragraphs A. - F. Under no circumstances shall Attorney or Firm be required under this Agreement to:

- A. Represent Client in an Appeal of any decision;**
- B. Represent Client in a Motion for Reconsideration or modification;**
- C. Represent Client in any proceedings in any other lawsuits, actions or other proceedings arising out of his/her conduct in this case, or any other case.**
- D. Represent Client in any adversarial proceeding.**
- E. Represent Client at a 2004 exam.**
- F. Represent Client at hearing to allow entry of Reaffirmation Agreement.**

You acknowledge and agree that you may be required to pay fees in advance of services and/or provide the Firm with a retainer in advance of any additional or supplemental services being performed upon request. In addition, you understand and agree you will be required to pay your invoices upon receipt and as billed for any reimbursable expenses, and/or additional or supplemental services, which may be required to be paid in advance at the discretion of the Firm. You understand and agree that you may be required to replenish your retainer as required and determined by the Firm at its sole discretion. You understand that if you fail to pay the retainer as requested or the Firm's itemized invoice for any additional or supplemental services immediately, the Firm may petition the court to withdraw from any further representation in your case or in any proceeding or matter arising in the case, in any appeal, or other matter the Firm may be providing representation.

You understand and acknowledge that that the Firm or its attorneys, agents, employees or representatives have made no guarantees or warranties about the ultimate successful outcome of your bankruptcy or any related proceeding, nor have there been any guarantees or warranties made promising that your petition will be filed on or by a specified date, even if the Debtor(s) property is subject to foreclosure, repossession, or seizure, and the Firm makes not promises, warranties, guarantees or representations as to the outcome of the bankruptcy, and all expressions made by me or any attorney, employee, agent or representative of the Firm relative thereto are matters of opinion only. **You also understand and acknowledge that a no asset estate may become an asset estate and the Trustee may liquidate certain property of the Debtor(s) for the benefit of creditors.**

YOU UNDERSTAND AND ACKNOWLEDGE THAT THE AUTOMATIC STAY DOES NOT TAKE EFFECT, IF AT ALL, UNTIL YOUR PETITION IS FILED WITH THE COURT, AND UNTIL SUCH TIME, YOUR CREDITORS MAY TAKE LEGAL ACTION TO COLLECT ANY DEBTS FROM YOU, INCLUDING, WITHOUT LIMITATION, FILING

LAW SUITS, GARNISHING YOUR WAGES, SEIZING, FORECLOSING UPON, AND/OR REPOSSESSING PROPERTY, ETC. THE FIRM MAKES NO REPRESENTATIONS OR WARRANTIES AS TO WHEN YOUR PETITION WILL BE FILED WITH THE COURT.

You also acknowledge, understand and agree, that you will provide the Firm with all necessary and otherwise requested documentation and information to complete your petition, and you warrant that such information will be complete, accurate and truthful. Furthermore, you agree to cooperate with the Firm in any manner necessary to complete your petition. **You understand and acknowledge that should you fail to completely and accurately disclose your assets, liabilities and related disclosures, you could be subject to federal criminal charges for bankruptcy fraud and your discharge could be denied or revoked.**

Debtor(s) have been advised that, pursuant to Local Bankruptcy Rule 2003-2, Debtor(s) are required to bring to the 341 hearing / First Meeting of Creditors all of the following:

1. DRIVERS LICENSE, SOCIAL SECURITY CARD;
2. LAST 4 YEARS TAX RETURNS;
3. ALL PAY STUBS AND PAYMENT ADVISES FOR THE LAST 60 DAYS PRIOR TO FILING YOUR PETITION;
4. ALL RECORDED DEEDS, MORTGAGES, EQUITY LINES OF CREDIT FOR ALL REAL PROPERTY. You can get these documents from the Register of Deeds for the county where your real property is located;
5. MOST RECENT SEV TAX STATEMENT, APPRAISAL FOR REAL PROPERTY;
6. STATEMENTS SHOWING BALANCES FOR ALL MORTGAGES AND EQUITY LINES OF CREDIT;
7. STATEMENTS SHOWING BALANCES OF 401K, 403B, IRA, AND OTHER RETIREMENT ACCOUNTS AND INVESTMENTS;
8. Financial Statement for the 6 months preceding your bankruptcy petition;
9. DIVORCE JUDGMENTS;
10. TITLES FOR ALL VEHICLES
11. PROOF OF CREDIT COUNSELING.

Debtor(s) acknowledge and agree to provide these documents to the Firm prior to filing their petition, but also acknowledge and understand that they must also bring these documents to the 341 hearing. Debtor(s) will not rely on the Firm or its attorneys to bring these documents to the 341 hearing and understand that is the Debtor(s) duty to bring these documents to the 341 hearing.

FAILURE TO BRING ANY OF THE ABOVE REFERENCED DOCUMENTS TO YOUR 341 HEARING MAY RESULT IN ADDITIONAL COSTS TO YOU, ADJOURNMENT OF YOUR HEARING, AND/OR DISMISSAL OF YOUR CASE.

Debtor(s) understand, acknowledge and agree that:

1. They are to supply the Trustee, attorney and Firm with all documentation requested;
2. **PRE-PETITION CREDIT COUNSELING REQUIRED:** Client(s) are to obtain credit counseling within 180 days prior to filing their petition, from an approved credit-counseling agency. The debtor(s) acknowledge that the Firm has provided them with a list of approved list credit counseling agencies and that he/she understands what is required. If there are two debtors, each debtor **MUST** get their own credit-counseling certificate. If you have previously obtained the certificate more than 180 days prior to filing, you will need to re-take the credit-counseling course and obtain new certification.
3. **POST-PETITION FINANCIAL MANAGEMENT COURSE REQUIRED:** Client(s) are also required to take a financial management course, from an approved agency, within 45 days of your first meeting of creditors. In addition, you understand that you must provide your certificate of completion to the firm along with your affidavit no later than 7 days after your first meeting of creditors to allow the Firm enough time to file same. The debtor(s) acknowledge that the Firm has provided them with a list of approved list financial management agencies and that he/she understands what is required. Failure to take the financial management course and file the certificate and affidavit with the court may result in your case being closed without discharge or dismissal of your case. If this occurs, the stay will be lifted and your creditors may seek all remedies available at law and equity.
4. Debtor(s) have a duty to thoroughly review their petitions, schedules, statement of financial affairs and all other documents prior to signing and to notify the Firm of any inaccuracies, or omissions so that those documents can be revised to accurately reflect the debtor(s) current financial status.

5. Failure to provide the Firm with the correct address for each creditor could result in that debt NOT being discharged, and Debtor may be required to repay that debt. Frequently, creditors addresses change without notice and it is Debtor(s) obligation to ensure that the Firm has the most current address for bankruptcy purposes. Debtor(s) shall provide the Firm with the most current and correct address for each creditor.
6. Debtor(s) have a duty to fully disclose all income, assets and liabilities, and have valued all assets to the best of the Debtor(s) ability.
7. The Trustee has a duty to investigate and liquidate non-exempt assets for the benefit of creditor(s).
8. A no asset case may become an asset case and the Debtor(s) have a duty to cooperate with the requests of the Trustee. The Trustee may continue investigating your assets even after you are discharged. If after discharge, the Trustee determines that you mislead, or made fraudulent claims on your petition and schedules, he may ask the court to revoke your discharge. In addition, even after the debtor has been discharged, the Trustee may recover property from the estate.
9. Even after discharge, the Trustee, creditors, or other interested parties may seek to have your discharge revoked should they establish the debtor obtained his/her discharge through, without limitation, fraud, misrepresentation, or other wrongful acts of the debtor.
10. The U.S. Trustee has a right to audit your case after you have been discharged. He/she may require you to provide documentation, without limitation, pay advices, bank statements for 1 year prior to bankruptcy filing, tax returns, and explanations of income, expenses, deposits, checks, etc. Failure to provide this information and/or the discovery of false or misleading information in your bankruptcy documents could result in a revocation of your discharge and/or criminal charges being filed against you.
11. Attorney and/or the Firm has been retained to assist Debtor(s) in obtaining a discharge of certain debts. Debtor(s) understand and acknowledge that certain debts are non-dischargeable, including without limitation, student loans, alimony/child support, divorce related property settlements, most taxes, debts incurred as a result of drunk driving/intoxication, fraud, conversion and other torts.
12. Attorney and/or the Firm cannot and makes no representation that he/she/it can clear up a credit report. Debtor(s) understand and acknowledge that if funds are on deposit at a Bank, Credit Union or other financial institution to which the Debtor(s) owe money, those funds may be "frozen" and/or seized upon filing the petition.
13. Debtor(s) agrees that should the attorney or Firm recover funds garnished pre-petition, that the attorney contingency fee shall be one half of the amount recovered.
14. Debtor(s) must maintain all insurance as required by law or contract and continue to make payments on assets the Debtor(s) wish to retain, i.e. mortgage payment, car payment, etc. Failure to do so may result in foreclosure or repossession of the asset.
15. Filing a bankruptcy case under chapter 7 of the bankruptcy code will NOT save real property from a foreclosure sale, or repossession of secured property.
16. All due but not filed tax returns must be filed.
17. All fees set forth herein are subject to change without notice, and, where applicable, debtor agrees to pay any increases in same.
18. Debtor(s) acknowledge receiving a copy of the Agreement.
19. Debtor(s) consent to the Firm and/or attorney disposing of his/her physical file, including all documents, two years after the end of the representation. Client grants an attorney's lien to the Firm in all property created with Firm/Attorney's efforts, specifically including, without limitation, any funds paid to or by the Trustee.
20. Client authorizes any check from the Trustee or any third party in Client's name to be deposited in the Firm's trust account, to be divided between Client and Firm, Client to be paid balance remaining after Attorney fees are paid.
21. Debtors MUST continue payments on mortgages or car notes debtor wishes to keep.
22. Failure to execute a reaffirmation agreement or lease assumption agreement could result in repossession or foreclosure of your property. Debtor's attorney's may refuse to sign such agreements if he/she, at his/her sole discretion determines that signing such an agreement would result in an undue financial hardship on the Debtor. However, Debtor may ask the court to allow such an agreement by motion.
23. Pursuant to U. S. Treasury Department Regulation 31 CFR Part 10, section 10.35, be advised that, unless

otherwise expressly indicated, any federal tax advice contained in this document, including attachments, is not intended or written to be used, and may not be used, for the purpose of (i) avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code of 1986 as amended or (ii) promoting, marketing or recommending to another party any tax-related matters addressed herein.

ACKNOWLEDGMENT

The undersigned acknowledges having read and understood the terms and conditions set forth herein. The undersigned further acknowledges their duties and obligations as outlined herein and that we/I have received a copy of this Agreement and agree to the terms and conditions set forth above.

The source of payments to the Firm, for compensation, was from Debtors earnings, or wages.

DEBTOR(S) ACKNOWLEDGES(S) HAVING READ, UNDERSTOOD AND AGREED TO ABOVE TERMS.

/s/ Nicol Lynn Giebas

Debtor: Nicol Lynn Giebas

/s/

Debtor:

The undersigned has not shared or agreed to share, with any other person, other than members of the undersigned's firm, corporation, or attorneys with an of counsel relationship, any compensation paid or to be paid.

Ziulkowski & Associates, PLC

/s/ Janet M. Ziulkowski

by: Janet M. Ziulkowski (P60633)

17001 Nineteen Mile Rd., Ste 1-D

Clinton Township MI 48038

Tel. (586) 464-1640

Fax. (586) 464-1641

jziu@comcast.net

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Nicol Lynn Giebas**

Debtor(s)

Case No. _____

Chapter **7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Nicol Lynn Giebas

Printed Name(s) of Debtor(s)

X **/s/ Nicol Lynn Giebas**

Signature of Debtor

March 31, 2011

Date

Case No. (if known) _____

X _____

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Nicol Lynn Giebas**

Debtor(s)

Case No. _____

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **March 31, 2011**

/s/ Nicol Lynn Giebas

Nicol Lynn Giebas

Signature of Debtor

AirTran Card Services
PO Box 13337
Philadelphia, PA 19101-3337

American Express
PO Box 0001
Los Angeles, CA 90096-8000

Amex
Po Box 360001
Fort Lauderdale, FL 33336

Bank Of America
Po Box 15019
Wilmington, DE 19886-5019

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Barclays Bank Delaware
100 S West St
Wilmington, DE 19801

Chase
Po Box 15298
Wilmington, DE 19850

Chase
201 N. Walnut Street
Wilmington, DE 19801

Christian Financial Cr
18441 Utica Rd
Roseville, MI 48066

Chryslerfn
27777 Franklin Rd
Southfield, MI 48034-2337

Citi Cards
Processing Center
Des Moines, IA 50363-0001

Citi Cards
Box 6000
The Lakes, NV 89163-6000

CitiBank
PO Box 3232
Houston, TX 77253

City of Roseville
PO Box 290
Roseville, MI 48066

City of Warren Water Division
One City Square, Suite 420
Warren, MI 48093-8590

Client Servcies, Inc
3451 Harry Truman Blvd
Saint Charles, MO 63301-4047

Encore
Receivalbe Management Inc
400 N. Rogers Rd
PO Box 3330
Olathe, KS 66063

Encore
PO Box 47248
Oak Park, MI 48237

Equifax
PO Box 105873
Atlanta, GA 30348

Experian
PO Box 2002
Allen, TX 75013

Flagstar Bank
PO Box 371891
Pittsburgh, PA 15250

FMA Alliance LTD
PO Box 2409
Houston, TX 77252-2409

FMA Allicance LTD
Dept. 287
P.O. Box 4129
Concord, CA 94524

FMA Allicance LTD
12339 Cutten Road
Houston, TX 77066

Focus Receivables Management
1130 Northchase Parkway Ste 150
Marietta, GA 30067

Focus Receivables Management LLC
PO Box 725069
Atlanta, GA 31139-2069

Gardner White
PO Box 659707
San Antonio, TX 78265-9707

GE Money Bank
PO Box 960061
Orlando, FL 32896-0061

GE Money Bank
OH3-4233
950 Forrer Blvd.
Dayton, OH 45420

GE Money Bank - Sales Finance
4125 Windward Plaza Dr.
Alpharetta, GA 30005

Gemb/Art Van Furniture
PO Box 960061
Orlando, FL 32896-0061

Gemb/Care Credit
Po Box 981439
El Paso, TX 79998

Gemb/Discount Tires
Po Box 981439
El Paso, TX 79998

Gemb/Samdc
Po Box 981416
El Paso, TX 79998

Gemb/Serenity Care Ind
Po Box 981439
El Paso, TX 79998

Law Offices of Ed Overcash, LLC
33 Villa Road
Suite 401
Greenville, SC 29615

Leading Edge Recovery Solutions
5440 N. Cumberland Ave Ste 300
Chicago, IL 60656-1490

Leading Edge Recovery Solutions
PO Box 129
Linden, MI 48451-0129

Macomb County Treasurer's Office
1 South Main St 2nd Fl
Mount Clemens, MI 48043-2312

MRS Associates Inc. of New Jersey
1930 Olney Avenue
Cherry Hill, NJ 08003

NAFS
165 Lawrence Bell Dr Ste 100
PO Box 9027
Buffalo, NY 14231-9027

NAFS
National Action Financial Services Inc
P.O. Box 9027
Buffalo, NY 14231-9027

Nations Recovery Center
6491 Peachtree Industrial Blvd.
Atlanta, GA 30360

Nations Recovery Center
P.O. Box 620130
Atlanta, GA 30362

Nationstar Mortgage Ll
350 Highland Dr
Lewisville, TX 75067

Nationstar Mortgage, LLC
PO Box 650783
Dallas, TX 75265-0783

Orlans
PO Box 5041
Troy, MI 48007-5041

Portfolio Recoery Associates, LLC
PO Box 12914
Norfolk, VA 23541

Sams Club Discover/GEMB
PO Box 960013
Orlando, FL 32896-0013

Sears Credit Card
PO Box 183082
Columbus, OH 43218-3082

Sears Credit Cards
PO Box 6282
Sioux Falls, SD 57117-6282

Sears Credit Cards
PO Box 183081
Columbus, OH 43218-3081

Sears/Cbsd
Po Box 6189
Sioux Falls, SD 57117

Specialized Loan Servicing LLC
8742 Lucent Blvd
Highlands Ranch, CO 80129

Specialized Loan Servicing LLC
PO Box 105219
Atlanta, GA 30348-5219

Sprint
PO Box 4191
Carol Stream, IL 60197-4191

Target National Bank
P.O. Box 660170
Dallas, TX 75266-0170

Target Nb
Po Box 673
Minneapolis, MN 55440

Transunion
2 Baldwin Place
PO Box 1000
Chester, PA 19022

United Recovery Systems
5800 North Course Drive
Houston, TX 77072

United Recovery Systems, LP
PO Box 722929
Houston, TX 77272-2929

Valentine & Kebartas
PO Box 325
Lawrence, MA 01842

Vantium Capital Inc
Strategic Recovery
PO Box 202646
Dallas, TX 75320

Wfcb/Gardnerwhitefurn
8035 Quivira Rd
Lenexa, KS 66215

Wfnnb/Lane Bryant
4590 E Broad St
Columbus, OH 43213

Wfnnb/Lane Bryant
PO Box 659728
San Antonio, TX 78265-9728

WOW
PO Box 5715
Carol Stream, IL 60197